

# UNDERWRITING PRICING SUMMARY

PRODUCTS	LTV	PURCHASE/REFINANCE			BEACON	TDS
		INTEREST RATE	COMMITMENT FEE	FINDER'S FEE		
<b>EXPRESS 1<sup>ST</sup> MORTGAGES</b>						
Express 65 - 24 M (Rate option 1)	65%	5.99%	2.99%	1%	600+	70%
Express 65 - 24 M (Rate option 2)	65%	6.99%	1.99%	1%	600+	70%
Express 65 - 24 M (Rate option 3)	65%	7.99% <sup>1</sup>	1.00%	1%	600+	70%
Express 75 - 24 M (Rate option 1)	75%	6.49%	2.99%	1%	640+	70%
Express 75 - 24 M (Rate option 2)	75%	7.49%	1.99%	1%	640+	70%
Express 75 - 24 M (Rate option 3)	75%	8.49% <sup>1</sup>	1.00%	1%	640+	70%
<b>FLEX 1<sup>ST</sup> MORTGAGES (ON/AB)</b>						
Flex 65 - 24 M	65%	6.99%*	2.99%	1%	600+	85%
Flex 70 - 24 M	70%	7.49%*	2.99%	1%	600+	85%
Flex 75 - 24 M	75%	7.99%*	2.99%	1%	600+	85%
<b>FLEX 1<sup>ST</sup> MORTGAGES (BC)</b>						
Flex 65 - 24 M	65%	7.99%*	1.99%	1%	600+	85%
Flex 70 - 24 M	70%	8.49%*	1.99%	1%	600+	85%
Flex 75 - 24 M	75%	8.99%*	1.99%	1%	600+	85%
<b>FLEX 2<sup>ND</sup> MORTGAGES</b>						
Flex 65 - 12 M	65%	9.99%	3.00%		550+	Any
Flex 75 - 12 M	75%	11.49%	3.00%		550+	Any
Flex 80 - 12 M	80%	11.99%	3.50%		650+	70%
<b>FLEX 80% BUNDLE<sup>2</sup></b>						
Flex 80 - 24 M	80%	6.99%	2.99%	1%	640+	70%
<b>FLEX MULTI-RESIDENTIAL &amp; MIXED USE PROPERTIES</b>						
Multi 65- 12 M	65%	8.99%	2.99%	1%	550	Any
<b>FLEXLINE HELOC</b>						
1 Year Term (fully open)	75%	11.99%	3.00%		550+	Reasonability of Income

## TERMS & CONDITIONS

Products shown denotes the base rate and could change depending on deal specifics.

\*Owner occupied properties only with a 600 beacon or higher and TDS under 85%. Otherwise a 50 bps premium is added to the rate.

<sup>1</sup>No Lender Fee Option. All finder's fee are included in commitment fee.

<sup>2</sup>Rental Property Pricing is 8.99% with 3.5% commitment fee, paying 1% finders fee, 60% TDS

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